



Fair Debt Collections Practices Act (FDCPA) Validation Notice

October 10, 2016

JESSE HAWKINS

Account Number 8285
RE. WEATHERBEATEN PL
HERMITAGE TN 37076

- (1) According to Fay Servicing records, including information that has been received from the prior servicer, Seterus, Inc., the amount of your debt as of 10/10/16 is provided below
- (2) We are collecting the debt on behalf of: PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee.
- (3) Current Monthly Payment Amount: \$642.53
- (4) Payment Due Date: 01/01/13
- (5) Summary of Total Debt:

Principal Balance, Interest, Escrow and Other Debt:

Current Principal Balance:	\$87,784.44
Current Unpaid Accrued Interest:	\$0.00
Escrow Balance:	\$0.00
Late Charges:	\$0.00
NSF Charges:	\$0.00
Partial Payments not yet applied:	\$20,740.58

Total Amount of Debt: \$67,043.86

- (6) The total amount of your debt is subject to change as a result of interest and other charges (such as Late Charges, Legal fees and Costs, and other charges). Please call Fay Servicing at 1-800-495-7166 for a current payoff at the time of any payment.
- (7) Pursuant to the Federal Fair Debt Collections Practice Act, if you do not notify us within thirty days after receipt of this notice that you dispute the validity of the debt or any portion thereof, the debt will be assumed to be valid by Fay Servicing.
- (8) If you notify Fay Servicing in writing within thirty days after receipt of this notice, that the debt, or any portion thereof, is disputed, Fay Servicing will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you.
- (8) Upon your written request within thirty days after receipt of this notice, Fay Servicing will provide you with the name and address of the original creditor, if different from the current creditor.